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5. The method of claim 1 further comprising the steps of:  
determining a security code corresponding to said gift certificate; and  
transmitting said security code to said owner of said financial account.
6. The method of claim 5 further comprising the steps of:  
producing a security token storing said security code; and  
distributing said security token.
7. The method of claim 1 wherein said gift certificate is embodied as a magnetic stripe card.
8. The method of claim 1 wherein said gift certificate is embodied as a token.
9. The method of claim 1 further comprising the steps of:  
determining expiration data of said gift certificate; said gift certificate including thereon an indication of said expiration data; and  
storing said expiration data, said account data including said expiration data.
10. The method of claim 1 further including the steps of:  
determining a maximum redemption value of said gift certificate;  
storing said maximum redemption value, said account data including said maximum redemption value.

11. The method of claim 1 further including the steps of:

2 determining a maximum redemption value of said gift certificate; and

3 updating said stored account data to reflect a reservation of credit equal to said

4 maximum redemption value.

1 12. The method of claim 1 wherein said gift certificate includes an issuer identifier

2 representing the issuer of said gift certificate.

1 13. The method of claim 1 wherein said gift certificate is embodied as an event ticket.

1 14. A method for redeeming a gift certificate drawn on a financial account,

**2 comprising the steps of:**

3 receiving a gift certificate for payment of an identified value, said gift certificate

4 issued by an account issuer and including thereon a certificate identifier corresponding to

5 an account identifier, said account identifier associated with a financial account;

6 transmitting a request for authorization to a central server, said request including

7    said certificate identifier;

8 receiving an authorization signal from said central server, said authorization

9 signal representing an indication that redemption of said gift certificate for said identified

10 value is authorized; and

11 receiving a payment from said account issuer based on said identified value.

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1 15. The method of claim 14 further comprising the steps of:  
2 receiving a security code; and  
3 transmitting said security code to said central server.

1 16. The method of claim 15 wherein said step of receiving a security code includes  
2 the steps of:  
3 receiving a magnetic stripe card having a security code stored thereon; and  
4 reading said security code from said magnetic stripe card.

1 17. The method of claim 14 wherein said gift certificate is embodied as a magnetic  
2 stripe card.

1 18. The method of claim 14 wherein said gift certificate is embodied as a token.

1 19. The method of claim 14 further comprising the steps of:  
2 receiving challenge data from said central server;  
3 presenting said challenge data to a bearer of said gift certificate;  
4 receiving response data from said bearer of said gift certificate; and  
5 transmitting said response data to said central server.

1 20. The method of claim 19 further comprising the step of receiving a challenge-  
2 response authorization signal from said central server indicating an association between  
3 said challenge data and said response data.

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1 21. The method of claim 19 wherein said response data is unique.

1 22. The method of claim 19 wherein said challenge data and said response data are  
2 user definable.

1 23. A method for authorizing the redemption of a gift certificate drawn on a financial  
2 account, comprising the steps of:

3 receiving a request to authorize redemption of a gift certificate for an identified  
4 value, said request including a certificate identifier;

5 determining an account identifier based on said certificate identifier;

6 accessing stored account data associated with said account identifier;

7 analyzing said account data to determine whether to authorize the redemption of  
8 said gift certificate;

9 transmitting an authorization signal to a remote terminal, said authorization signal  
10 representing an indication that redemption of said gift certificate for said identified value  
11 is authorized;

12 updating said account data to reflect redemption of said gift certificate for said  
13 identified value.

1 24. The method of claim 23 further comprising the steps of:

2 receiving a security code from a remote terminal; and

3 comparing said received security code to a stored security code.



3 a memory for storing account data associated with a financial account, said  
4 account data including an account identifier;  
5 an output device for producing a gift certificate; and  
6 a processor operatively coupled to said memory and said output device, said  
7 processor configured to:  
8 access said stored account data;  
9 determine a certificate identifier corresponding to said account identifier; and  
10 produce a gift certificate including thereon said certificate identifier.

1 30. The apparatus of claim 29 wherein said account identifier is linked to said  
2 certificate identifier.

1 31. The apparatus of claim 29 wherein said output device is configured to:  
2 print said certificate identifier on said gift certificate; and  
3 apply a user-alterable means for obstructing the visibility of said certificate  
4 identifier.

1 32. The apparatus of claim 29 wherein said processor is further configured to  
2 determine a security code corresponding to said gift certificate; and said output device is  
3 further configured to:  
4 print said security code on said gift certificate;  
5 apply a user-alterable means for obstructing the visibility of said printed security  
6 code.

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33. The apparatus of claim 29 wherein said processor is further configured to:  
determine a security code corresponding to said gift certificate; and  
transmit said security code to said owner of said financial account.

34. The apparatus of claim 33 wherein said output device is configured to produce a security token storing said security code.

35. The apparatus of claim 29 wherein said processor is further configured to determine expiration data of said gift certificate; said output device is further configured to print an indication of said expiration data on said gift certificate; and said memory is further configured to store said expiration data.

36. The apparatus of claim 29 wherein said processor is further configured to determine a maximum redemption value of said gift certificate; and said memory is further configured to store said maximum redemption value.

37. The apparatus of claim 29 wherein said processor is further configured to:  
determine a maximum redemption value of said gift certificate; and  
update said stored account data to reflect a reservation of credit equal to said  
maximum redemption value.





4 further configured to receive response data from said bearer of said gift certificate; and  
5 said output device is further configured to transmit said response data to said central  
6 server.

42. The apparatus of claim 41 wherein said second input device is further configured to receive a challenge-response authorization signal from said central server indicating an association between said challenge data and said response data.

43. An apparatus for authorizing the redemption of a gift certificate drawn on a financial account, comprising:

- a memory for storing:
  - account data including an associated account identifier and a certificate identifier; and
  - a redemption value;
- an input device configured to receive a request to authorize a redemption of a gift certificate for said redemption value;
- a processor configured to:
  - determine an account identifier based on said certificate identifier;
  - analyze said account data to determine whether to authorize the redemption of said gift certificate; and
  - update said account data to reflect redemption of said gift certificate for said redemption value; and



1 47. The system of claim 46 wherein said account identifier is linked to said certificate  
2 identifier.

1 48. The system of claim 46 wherein said means for producing a gift certificate  
2 includes:

3 means for printing said certificate identifier on said gift certificate; and  
4 means for applying a user-alterable means for obstructing the visibility of said  
5 certificate identifier.

1 49. The system of claim 46 further comprising:  
2 means for determining a security code corresponding to said gift certificate;  
3 means for printing said security code on said gift certificate;  
4 means for applying a user-alterable means for obstructing the visibility of said  
5 printed security code; and  
6 means for transmitting said security code to said owner of said financial account.

1     50.     The system of claim 46 further comprising:  
2             means for determining a security code corresponding to said gift certificate; and  
3             means for transmitting said security code to said owner of said financial account.

1     51.     The system of claim 50 further comprising:  
2             means for producing a security token storing said security code; and  
3             means for distributing said security token.

1 52. The system of claim 46 wherein said gift certificate is embodied as a magnetic  
2 stripe card.

1 53. The system of claim 46 wherein said gift certificate is embodied as a token.

1 54. The system of claim 46 further comprising:

2 means for determining expiration data of said gift certificate; said gift certificate

3 including thereon an indication of said expiration data; and

4 means for storing said expiration data, said account data including said expiration

**5 data.**

1 55. The system of claim 46 further including:

2 means for determining a maximum redemption value of said gift certificate;

3 means for storing said maximum redemption value, said account data including

4    said maximum redemption value.

1     56.     The system of claim 46 further including:

2 means for determining a maximum redemption value of said gift certificate; and

3 means for updating said stored account data to reflect a reservation of credit equal

4 to said maximum redemption value.

1 57. The system of claim 46 wherein said gift certificate includes an issuer identifier

2 representing the issuer of said gift certificate.

1 58. The system of claim 46 wherein said gift certificate is embodied as an event  
2 ticket.

1 59. A system for redeeming a gift certificate drawn on a financial account,  
2 comprising:

3 means for receiving a gift certificate for payment of an identified value, said gift  
4 certificate issued by an account issuer and including thereon a certificate identifier  
5 corresponding to an account identifier, said account identifier associated with a financial  
6 account;

7 means for transmitting a request for authorization to a central server, said request  
8 including said certificate identifier;

9 means for receiving an authorization signal from said central server, said  
10 authorization signal representing an indication that redemption of said gift certificate for  
11 said identified value is authorized; and

12 means for receiving a payment from said account issuer based on said identified  
13 value.

1     60.     The system of claim 59 further comprising:

2 means for receiving a security code; and

3 means for transmitting said security code to said central server.



7 means for analyzing said account data to determine whether to authorize the  
8 redemption of said gift certificate;  
9 means for transmitting an authorization signal to a remote terminal, said  
10 authorization signal representing an indication that redemption of said gift certificate for  
11 said identified value is authorized;  
12 means for updating said account data to reflect redemption of said gift certificate  
13 for said identified value.

1 65. The system of claim 64 further comprising:

2 means for receiving a security code from a remote terminal; and

3 means for comparing said received security code to a stored security code.

1 66. The system of claim 64 wherein said stored account data includes an expiration  
2 date, said system further comprising:

3 means for accessing a current date;

4 means for comparing said current date to said expiration date of said stored

5 account data to determine whether to authorize the redemption of said gift certificate.

67. A computer-readable storage medium encoded with processing instructions for implementing a method for issuing a gift certificate drawn on a financial account, said processing instructions for directing a computer to perform the steps of:

- identifying and accessing stored account data associated with a financial account,
- said stored data including an account identifier;



6 determining a certificate identifier corresponding to said account identifier;  
7 producing a gift certificate including thereon said certificate identifier; and  
8 distributing said gift certificate to an owner of said financial account.

1 68. A computer-readable storage medium encoded with processing instructions for  
2 implementing a method for redeeming a gift certificate drawn on a financial account, said  
3 processing instructions for directing a computer to perform the steps of:

4 receiving a gift certificate for payment of an identified value, said gift certificate  
5 issued by an account issuer and including thereon a certificate identifier corresponding to  
6 an account identifier, said account identifier associated with a financial account;

7 transmitting a request for authorization to a central server, said request including  
8 said certificate identifier;

9 receiving an authorization signal from said central server, said authorization  
10 signal representing an indication that redemption of said gift certificate for said identified  
11 value is authorized; and

12 receiving a payment from said account issuer based on said identified value.

1 69. A computer-readable storage medium encoded with processing instructions for  
2 implementing a method for authorizing the redemption of a gift certificate drawn on a  
3 financial account, said processing instructions for directing a computer to perform the  
4 steps of:

5 receiving a request to authorize redemption of a gift certificate for an identified  
6 value, said request including a certificate identifier;

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7 determining an account identifier based on said certificate identifier;  
8 accessing stored account data associated with said account identifier;  
9 analyzing said account data to determine whether to authorize the redemption of  
10 said gift certificate;  
11 transmitting an authorization signal to a remote terminal, said authorization signal  
12 representing an indication that redemption of said gift certificate for said identified value  
13 is authorized;  
14 updating said account data to reflect redemption of said gift certificate for said  
15 identified value.

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